

2/4/02

## The seal of the State of New Jersey is circular. It features a central shield with three horizontal stripes. Above the shield is a crest depicting a plow and a sheaf of wheat. The shield is flanked by two figures: a Native American on the left and a European on the right. The entire seal is encircled by the text "THE GREAT SEAL OF THE STATE OF NEW JERSEY".

In the Matter of  
Joyce Hayden  
1 Louis Drive  
Montville, NJ 07045

## CONSENT ORDER

Respondent.

This matter having been opened to the Office of Insurance Fraud Prosecutor of the State of New Jersey and the State Board of Social Work Examiners, upon information indicating that Respondent, Joyce Hayden, a Social Worker licensed to practice that specialty in the State of New Jersey currently residing at 1 Louis Drive, Montville, NJ 07045, and having a date of birth of December 22, 1940, may have violated the provisions of *N.J.S.A.* 17:33A-4; and

WHEREAS, Respondent, Joyce Hayden, did prepare a statement in support of a claim made to State Farm Insurance Company under a homeowner's insurance policy for fire loss sustained to her residence that included false and misleading information, specifically receipts submitted were estimates and were not receipts for actual purchases. State Farm Insurance Co. and Ms. Hayden have resolved their differences regarding the merits of her claim(s) and restitution is not an issue.

WHEREAS, the above conduct constitutes a violation of *N.J.S.A. 17:33A-1, et seq.*, and any future violation of *N.J.S.A. 17:33A-1, et seq.*, shall be considered to be a second offense; and

WHEREAS, Respondent, Joyce Hayden, has been informed that she has a right to notice and to request a hearing, in accordance with the Administrative Procedure Act (*N.J.S.A. 52:14B-1 et seq.*), on the violation alleged herein before a civil and administrative penalty is imposed; and

WHEREAS, Respondent, Joyce Hayden, understands these rights and has voluntarily waived the right to notice and to a formal legal proceeding in this matter; and

WHEREAS, Joyce Hayden consents to pay a civil administrative penalty in the amount of \$10,000. Upon execution of the Consent Order, Respondent, Joyce Hayden, shall pay the amount of \$10,000 via an initial payment of \$5,000 followed by 25 monthly installment payments in the amount of \$200 commencing on February 1, 2002. These payments shall be by certified check, bank check or money order made payable to the Commissioner, Department of Banking and Insurance.

This signed order and initial payment are to be returned to Deputy Chief Investigator Julio A. Mateo at P.O. Box 094, Trenton, New Jersey 08625. All future installment payments are due by the first of each month and shall be mailed to: Commissioner, New Jersey Department of Banking and Insurance, P.O. Box 324, Trenton, NJ 08625. Consent Order No. 97-15504-14 shall be entered on all checks, money orders and communications.

If the payment is not received by the Commissioner within ten (10) days of the date the payment is due, the entire amount of \$10,000, less any payments theretofore made, is immediately due and owing, and the Commissioner may take such steps as she deems appropriate to collect the amount of the civil penalty, imposed by the Consent Order, plus interest, cost of collection and attorneys fees, which Respondent hereby agrees to pay. The Commissioner may refer the matter to the Department of Law and Public Safety to commence collection proceedings.

WHEREAS it has come to the attention of the Board of Social Work Examiners that Joyce Hayden has admitted to the course of conduct set forth in this Consent Order and for good cause shown the Board of Social Work Examiners has determined to reprimand Joyce Hayden

pursuant to N.J.S.A. 45:1-21 (k). Respondent's conduct as set forth herein constitutes grounds for the Board's refusal to issue a license or the Board's suspension or revocation of respondent's license to practice social work in the State of New Jersey in that respondent's conduct constitutes a violation of a provision of N.J.S.A. 17:33A-1 et seq., subjecting her to a final order imposing civil penalties; and therefore is subject to a disciplinary action pursuant to N.J.S.A. 45:1-21(k). Pursuant to N.J.S.A. 45:1-22, in addition or as an alternative to revoking, suspending or refusing to renew any license, the Board may issue a reprimand regarding the conduct subject to disciplinary action and has determined to do so in this case.

WHEREAS, the penalties of this Consent Order are imposed pursuant to the police powers of the State of New Jersey for the enforcement of the law and the protection of the public health, safety and welfare, and are not intended to constitute debts which may be limited or discharged in a bankruptcy proceeding; and

IT FURTHER APPEARING that the matter is suitable for resolution upon the consent of the parties and that Respondent, the Insurance Fraud Prosecutor and the State Board of Social Work Examiners desire to terminate this matter without further hearing or litigation, and for further good cause appearing;


NOW, THEREFORE, IT IS ON THIS 13<sup>th</sup> day of February, 2002,  
ORDERED AND AGREED as follows:

1. A civil administrative penalty of \$10,000 is imposed on Respondent by the Insurance Fraud Prosecutor.
2. Respondent, Joyce Hayden, consents to the entry of this final administrative order. Respondent understands that this final administrative order may be docketed with the Clerk of the Superior Court as provided in the Penalty Enforcement Law (N.J.S.A. 2A:58-10 et seq.).
3. This Consent Order may be used against Respondent in any civil or administrative proceeding related to a violation of N.J.S.A. 17:33A-1, et seq., including a license suspension or revocation proceeding.
4. Pursuant to N.J.S.A. 17:33A-10(c), a copy of this Consent Order shall be provided to the appropriate licensing authority.


5. Respondent is hereby reprimanded by the State Board of Social Work Examiners for the conduct giving rise to the finding of a violation of a provision of N.J.S.A. 17:33A-1 et seq. pursuant to N.J.S.A. 45:1-21 (k).

GRETA GOODEN BROWN.  
INSURANCE FRAUD PROSECUTOR

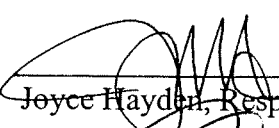
By:

  
John A. Mateo, Deputy Chief Investigator  
Office of the Insurance Fraud Prosecutor

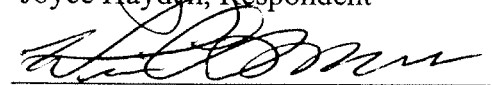
By:

  
Mariagnes Lattimer, Ph.D., MSW, LCSW, President,  
State Board of Social Work Examiners.

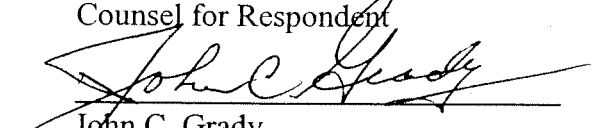
CONSENTED TO AS TO FORM, CONTENT  
AND ENTRY OF ORDER:

  
Joyce Hayden, Respondent

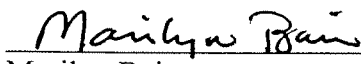
1-18-02  
Date

  
William C. Bochet, Esq.  
Counsel for Respondent

1/18/02  
Date

  
John C. Grady  
Deputy Attorney General  
Counsel for the  
Office of Insurance Fraud Prosecutor

1/25/02  
Date

  
Marilyn Bair  
Deputy Attorney General  
Counsel for the  
Board of Social Work Examiners

1/31/02  
Date